

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended) A method for processing bill payment information, comprising:

processing information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically; and

if so determined, transmitting a notice to the payer that the bills of the payee are available electronically.

Claim 2 (Currently Amended) The method of claim 1, further comprising:
transmitting the information identifying the payee to the payer;
wherein the notice is transmitted to the payer with the transmitted information identifying the payee.

Claim 3 (Currently Amended) The method of claim 1, further comprising:
storing the information identifying the payee in a databasedata store;
wherein the processing of the information identifying the payee occurs one of (i) subsequent to and (ii) prior to the storing of the information identifying the payee.

Claim 4 (Currently Amended) The method of claim 1, further comprising:
if not so determined, subsequently processing the information to determine if the bills of the payee are available electronically; and
if so determined by the subsequent processing, transmitting the notice to the payer that the bills of the payee are available electronically.

Claim 5 (Currently Amended) The method of claim 1, wherein the processing of

the information identifying the payee includes:

determining if the information identifying the payee is included ~~corresponds to the information in a database~~ data store configured to store one of (i) information identifying payees that offer electronic bill presentment, (ii) information identifying payees that have presented at least one electronic bill, and (iii) electronic billing information.

Claims 6 and 7 (Cancelled)

Claim 8 (Currently Amended) The method of claim 1, further comprising:

~~inputting~~ receiving, responsive to the transmitted notice, a request from the payer to receive the bills of the payee electronically; and
~~transmitting the request to the payee.~~

Claim 9 (Currently Amended) The method of claim 1, further comprising:

~~subsequent to determining that bills of the payee are available electronically,~~ further processing the information identifying the payee to determine if electronic billing information for the payer and associated with the payee, is stored in a ~~first database~~ data store configured to store electronic billing information; and

if so determined, transmitting to the payer a further notice that the stored electronic billing information ~~for the payer~~ is available.

Claim 10 (Currently Amended) The method of claim 9, wherein ~~the database is a first database, and the further processing of the information includes:~~

determining if the information identifying the payer is included in a second ~~database~~ data store configured to store information identifying payers having stored billing information in the ~~database~~ ~~first data store~~.

Claim 11 (Currently Amended) The method of claim 1, wherein the information identifying the payee is first information, the payee is a first payee of a plurality of payees and the payer is a first payer of a plurality of payers, and further comprising:

storing, in each of a plurality of first databases~~data stores~~, each first database~~data store~~ being associated with one of the plurality of payers, second information identifying at least one payee to whom ~~an~~~~the~~ associated payer intends to electronically direct payment;

receiving, from a second of the plurality of payees, an electronic bill for each of a second subset of the plurality of payers, including a second payer;

processing the received electronic bill**s** to determine if the second payee is included in a second database~~data store~~ storing third information identifying those payees that have presented at least one electronic bill; and

if not so determined, storing third information associated withidentifying the second payee in the second database~~data store~~.

Claim 12 (Currently Amended) The method of claim 11, further comprising:

identifying, if the second payee is determined not to be included in the second database~~data store~~, those of the plurality of first databases~~data stores~~ in which the stored second information associated withidentifies the second payee is stored; and

storing third~~fourth~~ information associated withindicative of availability of the electronic bill of the second payee in each of the identified plurality of first databases~~data stores~~.

Claim 13 (Currently Amended) The method of claim 1211, further comprising:

determining, if the second payee is determined not to be included in the second database~~data store~~, if the second payee is included in a third database~~data store~~ storing fourth information identifying each payee included in any of the plurality of first databases~~data stores~~ and storing fifth information identifying those payers associated with each of the payees included in the third database~~data store~~;

identifying those payers associated with the second payee in the third database~~data store~~, if the stored fourth information associated withidentifies the second payee is stored in the third database; and

storing third~~sixth~~ information associated withindicative of availability of the

electronic bill of the second payee in each of the plurality of first databases~~data stores~~
associated with the identified payers.

Claim14 (Currently Amended) The method of claim 11, further comprising:
storing the received electronic bill for each of the subset of payers; and
transmitting a notice to the second payer that the electronic bill of the second
payee is available.

Claim 15 (Currently Amended) The method of claim 1411, further comprising:
~~storing, in each of the plurality of first data bases, fourth information indicative of~~
available electronic bill information;
determining if one of the plurality of first databases~~data stores~~ is associated with
the second payer;
if so determined, determining if second information identifying the second payee
is included in the ~~one of the plurality of first databases~~data store determined to be
associated with the second payer;
if so determined, storing ~~fifth~~fourth information ~~associated with~~indicative of
~~availability of the electronic bill of the second payee in the one of the plurality of first~~
~~databases~~data store determined to be associated with the second payer.

Claim 16 (Currently Amended) The method of claim 15, further comprising:
presenting the received electronic bill of the second payee to the second payer;
~~storing sixth information identifying payers which have been presented electronic~~
~~bills in a third database~~;
determining if ~~sixth information associated with~~ the second payer is included in
~~the~~a ~~third database~~data store ~~fifth information identifying payers which have been~~
~~presented electronic bills~~; and
if not so determined, storing ~~sixth~~fifth information ~~associated with~~identifying the
second payer in the ~~third database~~data store.

Claim 17 (Currently Amended) The method of claim 16, further comprising:

~~storing seventh information identifying each payee included in any of the plurality of first databases and eighth information identifying those payers associated with each of the payees in a fourth database;~~

~~determining if seventh information associated with the second payee is included in thea fourth databasedata store storing sixth information identifying each payee included in any of the plurality of first data stores and seventh information identifying those of the payers associated in any of the plurality of first data stores with each of the payees identified in the sixth information;~~

~~if so determined, determining if the second payer is associated with the second payee in the fourth databasedata store, and[;]~~ if not so determined, storing ~~fifth~~seventh information ~~associated with~~identifying the second ~~payee~~payer in the ~~one~~of the first plurality of databases~~fourth~~ data store ~~associated~~in association with the second ~~payer~~payee.

Claim 18 (Currently Amended) A system for processing bill payment information, comprising:

~~a memory configured to store bill payment information; a processor communicatively connected to the memory and configured to process information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically, and if so determined, to direct a notice to be transmitted to the payer notifying the payer that the bills of the payee are available electronically; and~~

~~a communications port communicatively connected to the processor and configured to transmit and receive bill payment information~~the notice.

Claim 19 (Currently Amended) The system of claim 18, wherein:

~~the processor is further configured to direct that the information identifying the payee be transmitted to the payer; and~~

~~the notice is transmitted to the payee with the transmitted~~the communication port

is further configured to transmit the information identifying the payee to the payer in accordance with the processor directive.

Claim 20 (Currently Amended) The system of claim 19, further comprising:
~~a first database stored in the memory~~data store;
wherein the processor is further configured to store the information identifying the payee in the first databasedata store and to process the information identifying the payee at one of (i) subsequent to and (ii) prior to the storing of the information.

Claim 21 (Currently Amended) The system of claim 19, wherein ~~the processing is initial processing, the transmitting is initial transmitting and the initial processing of the information identifying the payee~~ determines that the bills of the payee are not available electronically, ~~wherein~~and the processor is further configured to:

subsequently process the information identifying the payee and thereby determine that the bills of the payee are available electronically and to direct transmission, to the payer, of the information identifying the payee and the notice that the bills of the payee are available electronically based on the ~~subsequent processing~~ determination that the bills of the payee are available electronically.

Claim 22 (Currently Amended) The system of claim 18, further comprising:
~~a first database stored in the memory~~anddata store configured to store information identifying payees that offer electronic bill presentment;
wherein the processor is further configured to determine if bills of the payee are available electronically by determining if the information identifying the identified payee is included in the first databasedata store.

Claim 23 (Currently Amended) The system of claim 18, further comprising:
~~a first database stored in the memory~~anddata store configured to store information identifying payees that have presented at least one electronic bill;
wherein the processor is further configured to determine if bills of the payee are

available electronically by determining if the information identifying the identified payee is included in the first databasedata store.

Claim 24 (Currently Amended) The system of claim 18, further comprising:
~~a first database stored in the memory and data store~~ configured to store electronic ~~billing~~bills;
wherein the processor is further configured to determine if bills of the payee are available electronically by determining if the information identifying electronic bills of the identified payee is are included in the first databasedata store.

Claim 25 (Currently Amended) The system of claim 18, wherein:
the processor is further configured to receive, responsive to the transmitted notice, a request from the payer to receive the bills of the payee electronically and to cause the payee to be notified of the request to be transmitted to the payee via a activated hyper-link; and
the hyper-link is activated by the payer.

Claim 26 (Currently Amended) The system of claim 18, further comprising:
~~a first database stored in the memory and data store~~ configured to store electronic billing information;
wherein the processor is further configured to further process the information identifying the payee to determine if an electronic bill of the identified payee for the payer and ~~associated with the payee~~ is stored in the first databasedata store, and if so determined, to direct a further notice to be transmitted to the payer notifying the payer that the stored electronic bill is available.

Claim 27 (Currently Amended) The system of claim 26, further comprising:
~~a second database stored in the memory and data store~~ configured to store information identifying payers having an electronic bill stored ~~billing~~ information in the first databasedata store;

wherein the further processing includes determining if the information identifying the payer is included in the second databasedata store.

Claim 28 (Currently Amended) The system of claim 18, wherein the information identifying the payee is first information, the payee is a first payee of a plurality of payees and the payer is a first payer of a plurality of payers, and further comprising:

~~a plurality of first databases stored in the memorydata stores, and each of the plurality of first databases associated with a different one of the plurality of payers, each and configured to store second information identifying at least one payee of the plurality of payees to whom the associated payer intends to electronically direct payment and to store third information indicating the availability of electronic bill presentment from each of the included payees that offer electronic bill presentment; and~~

~~a second database stored in the memory and data store~~ configured to store ~~fourth~~~~third~~ information identifying ~~those of the plurality of payees that have presented at least one electronic bill;~~

wherein the processor is further configured to receive, from a second of the plurality of payers~~payees~~, an electronic bill~~bills~~ for a ~~second~~~~subset~~ of the plurality of payers including a second payer, and to process the received electronic bill~~bills~~ to determine if the second payee is included in the second databasedata store, and if not ~~so determined, to store the fourth~~~~third~~ information identifying the second payee in the second databasedata store.

Claim 29 (Currently Amended) The system of claim 28, wherein:
wherein each of the first data stores is further configured to store fourth information indicating availability of electronic bill presentment from each of the identified at least one payee;

the processor is further configured to identify, if the second payee is determined not to be included in the second databasedata store, those of the first plurality of databasesdata stores in which second information identifying the second payee is stored and to store the ~~third~~~~fourth~~ information ~~associated with~~indicating the availability

of electronic bill presentment from the second payee in each of the identified first plurality of databasesdata stores.

Claim 30 (Currently Amended) The system of claim 2928, further comprising: a third ~~database stored in the memory and~~data store configured to store fifth information identifying each payee ~~included~~identified in any of the plurality of first ~~databasesdata stores~~ and ~~to store~~ sixth information identifying those of the plurality of payers associated with each of the payees ~~included~~identified in the third ~~database~~data store;

wherein the processor is further configured to determine, if the second payee is determined not to be included in the second ~~database~~data store, if the second payee is included in the third ~~database~~data store, and if ~~the second payee is included in the third database~~so, to identify those payers associated with the second payee in the third ~~database~~data store and to store the ~~third~~fourth information ~~associated with~~indicating the availability of electronic bill presentment from the second payee in each of the plurality of first ~~databasesdata stores~~ associated with the identified payers.

Claim 31 (Currently Amended) The system of claim 28, wherein: the processor is further configured to store the received electronic bill ~~in the memory~~bills of the second payee; and ~~to~~ direct a notice to be transmitted to the second payer that the electronic bill of the second payee is available for electronic bill presentment.

Claim 32 (Currently Amended) The system of claim 31, wherein: each of the plurality of first ~~databasesdata stores~~ is further configured to store ~~fifth~~fourth information indicative of available electronic bill information for the associated payer; and

the processor is further configured to determine if a one of the plurality of first ~~databasesdata stores~~ is associated with the second payer, and if so determined, ~~to~~ determine if second information identifying the second payee is included in the one of

~~the plurality of first databases~~~~data stores~~ associated with the second payer, and if so determined, ~~to store fifth~~~~fourth~~ information associated with~~indicative of the electronic bill of the second payee being available for electronic bill presentment~~ in the one of the plurality of first databases~~data store~~ associated with the second payer.

Claim 33 (Currently Amended) The system of claim 32, further comprising:
~~a third database stored in the memory and~~~~data store~~ configured to store ~~sixth~~~~fifth~~ information identifying ~~those of the plurality of~~ payers which have been presented electronic bills;

wherein the processor is further configured to determine if the second payer is included in the third database~~data store~~, and if not so determined, ~~to store sixth~~~~fifth~~ information associated with~~identifying~~ the second payer in the third database~~data store~~.

Claim 34 (Currently Amended) The system of claim 33, further comprising:
~~a fourth database stored in the memory and~~~~data store~~ configured to store ~~seventh~~~~sixth~~ information identifying each payee included in any of the plurality of first databases~~data stores~~ and ~~to store eighth~~~~seventh~~ information identifying ~~those of the plurality of~~ payers associated with each of the payees ~~included~~~~identified~~ in the fourth database~~data store~~;

wherein the processor is further configured to determine if the second payee is included in the fourth database~~data store~~, and if so determined, to determine if the second payer is associated with the second payee in the fourth database~~data store~~, and if so determined, to store ~~fifth~~~~fourth~~ information associated with~~indicative of the electronic bill of the second payee being available for electronic bill presentment~~ in the one of the first plurality of databases~~data store~~ associated with the second payer.

Claim 35 (Currently Amended) An article of manufacture for processing bill payment information, the article of manufacture comprising:

a computer readable medium; and
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

process information identifying a payee to whom a payer intends to electronically direct payment to thereby determine if bills of the payee are available electronically; and

transmit, if so determined, a notice to the payer that the bills of the payee are available electronically.

Claim 36 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so as to:

transmit the information identifying the payee to the payer;

wherein the notice is transmitted to the payer with the transmitted information identifying the payee.

Claim 37 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so as to:

store the information identifying the payee in a databasedata store;

wherein the processing of the information occurs one of (i) subsequent to and (ii) prior to the storing of the information identifying the payee.

Claim 38 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming in the further causingcauses the computer to operate so as to:

if not so determined, subsequently process the information identifying the payee to determine if the bills of the payee are available electronically; and

if so determined inbased on the subsequent processing, transmit, to the payer, the notice that the bills of the payee are available electronically.

Claim 39 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so as to:

determine if the information identifying the payee is included in a databasedata store configured to store information identifying payees that offer electronic bill presentment in order to determine if bills of the payee are available electronically.

Claim 40 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so as to:

determine if the information identifying the payee is included in a databasedata store configured to store information identifying payees that have presented at least one electronic bill in order to determine if bills of the payee are available electronically.

Claim 41 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so as to:

determine if the bills of the payee are available electronically by determining if the information identifying the payee is included in a databasedata store configured to store electronic billing information.

Claim 42 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causes the computer to operate to as to receive the payer inputs, responsive to the notice, a payor request to receive the bills of the payee electronically, further causing the computer to operate so as to:and to transmitdirect that the payee be notified of the request to the payee via the activated hyper-link.

Claim 43 (Currently Amended) The article of manufacture according to claim 35, wherein the computer programming further causingcauses the computer to operate so

as to:

 further process the information identifying the payee to determine if electronic billing information for the payer and associated with the payee, is stored in a databasefirst data store configured to store electronic billing information; and

 if so determined, transmit to the payer a further notice that the stored electronic billing information is available.

Claim 44 (Currently Amended) The article of manufacture according to claim 43, wherein the database is a first database,computer programming further causingcauses the computer to operate so as to:

 determine if the information identifying the payer is included in a second databasedata store configured to store information identifying payers having storedelectronic billing information stored in the databasefirst data store.

Claim 45 (Currently Amended) The article of manufacture according to claim 35, wherein the information identifying the payee is first information, the payee is a first payee of a plurality of payees and the payer is a first payer of a plurality of payers, further causingcauses the computer to operate so as to:

 store, in each of a plurality of first databasesdata stores, each associated with one of the plurality of payers, second information identifying at least one payee to whom anthe associated payer intends to electronically direct payment;

 receive, from a second of the plurality of payees, an electronic bill for a second of the plurality of payers;

 process the received electronic bill to determine if the second payee is included in a second databasedata store storing third information identifying those of the plurality of payees that have presented at least one electronic bill; and

 if not so determined, store third information associated withidentifying the second payee in the second databasedata store.

Claim 46 (Currently Amended) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

identify, if the second payee is determined not to be included in the second database store, those of the plurality of first database stores in which second information associated with identifying the second payee is stored; and

store third fourth information associated with indication of availability of electronic bills of the second payee in each of the identified plurality of first database stores.

Claim 47 (Currently Amended) The article of manufacture according to claim 4645, wherein the computer programming further causes the computer to operate so as to:

determine, if the second payee is determined not to be included in the second database store, if the second payee is included in a third database store storing fourth information identifying each payee included in any of the plurality of first database stores and storing fifth information identifying those of the plurality of payers associated with each of the first data stores including the payees included identified in the third database store;

identify those payers associated with the second payee in the third database store, if fourth information associated with identifying the second payee is stored in the third database store; and

store third sixth information associated with indicative of availability of electronic bills of the second payee in each of the plurality of first database stores associated with the identified payers.

Claim 48 (Currently Amended) The article of manufacture according to claim 45, wherein the computer programming further causes the computer to operate so as to:

store the received electronic bill; and

transmit a notice to the second payer that the electronic bill is available.

Claim 49 (Currently Amended) The article of manufacture according to claim 4845, wherein the computer programming further causes the computer to operate so as to:

~~store, in each of the plurality of first databases, fourth information indicative of available electronic bill information;~~

determine if one of the plurality of first databases~~data stores~~ is associated with the second payer;

if so determined, determine if second information identifying the second payee is included in the one of the plurality of first databases~~data store~~ associated with the second payer;

if so determined, store ~~fifth~~fourth information associated withindicative of the electronic bill of the second payee being available in the one of the plurality of first databases~~data store~~ associated with the second payer.

Claim 50 (Currently Amended) The article of manufacture according to claim 49, wherein the computer programming further causes the computer to operate so as to:

store ~~sixth~~fifth information identifying payers which have been presented electronic bills in a third databases~~data store~~;

determine if ~~sixth~~fifth information associated withidentifying the second payer is included in the third databases~~data store~~; and

if not so determined, store ~~sixth~~fifth information associated withidentifying the second payer in the third databases~~data store~~.

Claim 51 (Currently Amended) The article of manufacture according to claim 50, wherein the computer programming further causes the computer to operate so as to:

~~store seventh information identifying each payee included in any of the plurality of first databases and eighth information identifying those payers associated with each of the payees in a fourth database;~~

~~determine if seventh information associated with the second payee is included in the fourth database~~data store storing sixth information identifying each payee included in any of the plurality of first data stores and seventh information identifying those of the payers associated in any of the plurality of first data stores with each of the payee identified in the sixth information;

~~if so determined, determine if the second payer is associated with the second payee in the fourth database~~data store, andif so determinednot, ~~store fifth~~seventh information ~~associated with~~identifying the second ~~payee~~payer in the ~~one of the first plurality of databases~~fourth data store associated with the second ~~payer~~payee.

Claim 52 (Currently Amended) ~~A~~The method for notifying a payer of the availability of electronic bill presentment of claim 1, further comprising:

~~receiving from a payer, via a network, an instruction to pay a bill of a payee, wherein the information identifying the payee is received in association with the received instruction;~~

wherein processing the information identifying the payee includes ~~accessing a database~~data store having information identifying at payees offering electronic bill presentment ~~and determining~~to determine, based on the received information identifying the payee, if the payee is included in the ~~database~~data store; and

~~notifying the payer that the payee offers electronic bill presentment if the payee is included in the database.~~

Claim 53 (Original) The method of claim 52, further comprising:

receiving, from the payer, a request to receive electronic bills from the payee;

and

notifying the payee of the payer request to receive the electronic bills.

Claim 54 (Cancelled)

Claim 55 (Currently Amended) The method of claim 52, further comprising: transmitting to the payer a plurality of electronic bill presentment options; receiving, from the payer, a selection of one of the plurality of options; and transmitting ~~the request and the selection to the payer~~payee.

Claim 56 (Currently Amended) The method of claim 52, wherein the databasedata store is a first databasedata store, and further comprising: accessing a second databasedata store having other information identifying stored electronic billing information to determine if the other information identifies electronic billing information for the payer; and notifying the payer of the identified stored electronic billing information determined to be for the payer.

Claim 57 (Currently Amended) The method of claim 56, further comprising: receiving an input request from the payer for the identified stored electronic billing information; ~~activating a hyper-link responsive to the input for the identified stored electronic billing information; and~~ ~~transmitting the identified stored electronic billing information to the payer via the hyper-link.~~

Claim 58 (Canceled)

Claim 59 (New) The method of claim 8, further comprising: notifying the payee of the received request.